

Exhibit A

FHA Case No.: [REDACTED]

PROMISSORY NOTE

OCTOBER 25, 2022
[Date]

LAUREL
[City]

MARYLAND
[State]

14218 OXFORD DRIVE, LAUREL, MARYLAND 20707
[Property Address]

1. PARTIES.

"Borrower" means each person signing at the end of this Note, and the person's successors and assigns. "Secretary" or "Lender" means the Secretary of Housing and Urban Development, his/her successors and assigns.

2. BORROWER'S PROMISE TO PAY

In return for a loan received from Lender, Borrower promises to pay the principal sum of **TWENTY-FOUR THOUSAND EIGHT HUNDRED FIFTY-ONE DOLLARS AND 73 CENTS** Dollars (U.S. \$24,851.73), to the order of Lender.

3. PROMISE TO PAY SECURED

Borrower's promise to pay is secured by a mortgage, deed of trust or similar security instrument that is dated the same date as this Note and called the "Security Instrument." The Security Instrument protects the Lender from losses which might result if Borrower defaults under this Note.

4. MANNER OF PAYMENT

(A) Time.

On **NOVEMBER 1, 2062**; or, if earlier, when the first of the following events occurs:

- (i) The Borrower has paid in full all amounts due under the primary Note and related mortgage, deed of trust or similar Security Instruments insured by the Secretary, or
- (ii) The maturity date of the primary Note has been accelerated, or
- (iii) The Primary Note and related mortgage, deed of trust or similar Security Instrument are no longer insured by the Secretary.

(B) Place.

Payment shall be made at the **ISN Corporation – Western Operations Center, Attention: Secretary-Held Loan Servicing, 2000 N Classen Blvd Suite #3200, Oklahoma City, OK 73106; Toll-Free (800)-225-5342** or any such other place as Lender may designate in writing by notice to Borrower.

5. BORROWER'S RIGHT TO PREPAY

Borrower has the right to pay the debt evidenced by this Note, in whole or in part, without charge or penalty. If Borrower makes a partial prepayment, there will be no changes in the due date or in the amount of the monthly payment unless Lender agrees in writing to those changes.

6. WAIVERS

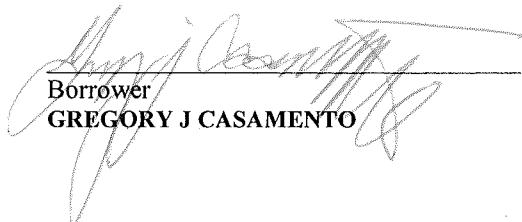
Borrower and any other person who has obligations under this Note waive the rights or presentment and notice of dishonor. "Presentment" means the right to require Lender to demand payment of amounts due.

"Notice of dishonor" means the right to require Lender to give notice to other persons that amounts due have not been paid.

7. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. Lender may enforce its rights under this Note against each person individually or against all signatories together. Any one person signing this Note may be required to pay all of the amounts owed under this Note.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Note.



Borrower
GREGORY J CASAMENTO

Borrower

This Document Prepared By:

BRANDY MANGALINDAN
CARRINGTON MORTGAGE SERVICES, LLC
CARRINGTON DOCUMENT SERVICES
1600 SOUTH DOUGLASS ROAD, SUITES 110 & 200-A
ANAHEIM, CA 92806
1-866-874-5860

When Recorded Mail To:

CARRINGTON MORTGAGE SERVICES, LLC
C/O LOSS MITIGATION POST CLOSING
DEPARTMENT
1600 SOUTH DOUGLASS ROAD, SUITES 110 & 200-A
ANAHEIM, CA 92806

Tax/Parcel #: 1038728

[Space Above This Line for Recording Data]

FHA Case No.: [REDACTED]

Loan No.: [REDACTED]

14218 OXFORD DRIVE, LAUREL, MARYLAND 20707
(herein "Property Address")

PARTIAL CLAIMS MORTGAGE

PRINCIPAL RESIDENCE

Tax Exempt per US State Exemption 12-108(a)

THIS SUBORDINATE MORTGAGE ("Security Instrument") is given on **OCTOBER 25, 2022**. The mortgagor is **GREGORY J CASAMENTO AND, JENNIFER LEE CASAMENTO** ("Borrower"), whose address is **14218 OXFORD DRIVE, LAUREL, MARYLAND 20707**. This Security Instrument is given to the **Secretary of Housing and Urban Development, his/her successors and assigns**, whose address is **451 Seventh Street SW, Washington, DC 20410** ("Lender"). Borrower owes Lender the principal sum of **TWENTY-FOUR THOUSAND EIGHT HUNDRED FIFTY-ONE DOLLARS AND 73 CENTS Dollars** (U.S. \$24,851.73). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for the full debt, if not paid earlier, due and payable on **NOVEMBER 1, 2062**.

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, advanced under Paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, warrant, grant and convey to the Lender, with power of sale, the following described property located in the **County of PRINCE GEORGE'S, State of MARYLAND**:

Carrington Custom HUD-HAMP 05042022_467

which has the address of, **14218 OXFORD DRIVE, LAUREL, MARYLAND 20707** (herein "Property Address");

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:

Tax Parcel No. **1038728**

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing, is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal. Borrower shall pay when due the principal of the debt evidenced by the Note.

2. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time of payment of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successor in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

3. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the term of this Security Instrument or the Note without that Borrower's consent.

4. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to: Department of Housing and Urban Development, Attention: Single Family Notes Branch, 451 Seventh Street SW, Washington, DC 20410 or any address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

5. Governing Law; Severability. This Security Instrument shall be governed by Federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

6. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

7. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument. The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 7, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under Paragraph 4 of the Subordinate Note, the Secretary may invoke the non-judicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. § 3751 *et seq.*) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property as provided by the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to Lender under this paragraph or applicable law.

8. Homestead Estate. If Borrower heretofore has acquired or hereafter acquires an estate of homestead in the Property, Borrower hereby agrees that such homestead estate is waived to the extent of this Security Instrument and the amount due under the Note and to the extent of all renewals, extensions and modifications of this Security Instrument or the Note, and that said homestead estate is subject to all of the rights of Lender under this Security Instrument and the Note and all renewals, extensions and modifications of this Security Instrument and the Note, and is subordinate to the lien evidenced by this Security Instrument, and all renewals, extensions and modifications of this Security Instrument. Furthermore, Borrower hereby waives the benefits of any homestead or similar laws or regulations that may otherwise be applicable from time to time.

9. Borrower agrees that any costs, fees and/or expenses incurred in connection with servicing the loan that may be legally charged to the account, but have not been charged to the account as of the date the Modification Effective Date, may be charged to the account at a later date and shall be the Borrower's responsibility to pay in full. For example, if the loan is in foreclosure there may be foreclosure fees and costs that have been incurred but not yet assessed to the account as of the date the Modification Effective Date; Borrower will remain liable for any such costs, fees and/or expenses.

10. If the Borrower is currently subject to the protections of any automatic stay in bankruptcy, or have obtained a discharge in bankruptcy proceeding without reaffirming the mortgage loan debt, nothing in this Agreement or any other document executed in connection with this Agreement shall be

construed as an attempt by Lender to impose personal liability under the Note and Deed of Trust/Mortgage and Promissory Note/Partial Claims Mortgage. In such case, this Agreement is entered into in the ordinary course of business between the Lender and the Borrower in lieu of pursuit of interim relief to enforce the lien. This Agreement does not revive the Borrower's personal liability under the Note and Deed of Trust/Mortgage and Promissory Note/Partial Claims Mortgage, nor is it an attempt to collect, recover or offset any such debt as a personal liability of Borrower under the Note and Deed of Trust/Mortgage and Promissory Note/Partial Claims Mortgage.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument.

Borrower: GREGORY J CASAMENTO

11/01/2022

Date

Borrower: JENNIFER LEE CASAMENTO *signing solely to acknowledge this Agreement, but not to incur any personal liability for the debt

11-01-2022

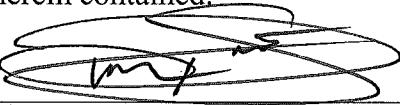
Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

STATE OF MARYLAND,
COUNTY OF Montgomery

Personally appeared before me, a Notary Public, in and for said county and state, on this 01 day of November, 2022, the within named, personally appeared GREGORY J CASAMENTO, JENNIFER LEE CASAMENTO, known to me, or satisfactorily proven, to be the person whose name is subscribed to the within instrument and who acknowledges that he/she/they (circle one) executed the same for the purposes therein contained.


Notary Public

Print Name: Roberto E. Solorzano Ayala

My Commission expires: July 22, 2026

Prepared by:

BRANDY MANGALINDAN
CARRINGTON MORTGAGE SERVICES, LLC
CARRINGTON DOCUMENT SERVICES
1600 SOUTH DOUGLASS ROAD, SUITES 110
& 200-A
ANAHEIM, CA 92806
1-866-874-5860

RECORD AND RETURN TO:
CARRINGTON MORTGAGE
SERVICES, LLC
C/O LOSS MITIGATION POST
CLOSING DEPARTMENT
1600 SOUTH DOUGLASS ROAD,
SUITES 110 & 200-A
ANAHEIM, CA 92806



EXHIBIT A

BORROWER(S): GREGORY J CASAMENTO AND, JENNIFER LEE CASAMENTO

LOAN NUMBER: [REDACTED]

LEGAL DESCRIPTION:

The land referred to in this document is situated in the **CITY OF LAUREL, COUNTY OF PRINCE GEORGE'S, STATE OF MARYLAND**, and described as follows:

All that piece or parcel of ground, situate, lying and being in Prince George's County, Maryland and being described as follows:

Lot 180 in the subdivision known as "Plat 1-Section 2, Laurel Lakes" as per Plat of said subdivision recorded in Plat Book NLP 123 at Plat 1, among the land records for Prince George's County, Maryland.

ALSO KNOWN AS: 14218 OXFORD DRIVE, LAUREL, MARYLAND 20707

Date: OCTOBER 25, 2022

Loan Number: [REDACTED]

Lender: SECRETARY OF HOUSING AND URBAN DEVELOPMENT, HIS/HER SUCCESSORS AND ASSIGNS

Borrower: GREGORY J CASAMENTO, JENNIFER LEE CASAMENTO

Property Address: 14218 OXFORD DRIVE, LAUREL, MARYLAND 20707

NOTICE OF NO ORAL AGREEMENTS

THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES. THERE ARE NO ORAL AGREEMENTS BETWEEN THE PARTIES.

Receipt of Notice. The undersigned hereby admit to having each received and read a copy of this Notice on or before execution of the Loan Agreement. "Loan Agreement" means one or more promises, promissory notes, agreements, undertakings, security agreements, deeds of trust or other documents, or commitments, or any combination of those actions or documents, pursuant to which a financial institution loans or delays repayment of or agrees to loan or delay repayment of money, goods or any other thing of value or to otherwise extend credit or make a financial accommodation.

Borrower

GREGORY J CASAMENTO

Borrower

JENNIFER LEE CASAMENTO *signing solely to acknowledge this Agreement, but not to incur any personal liability for the debt

11/01/2022
Date

11/01/2022
Date

Date: OCTOBER 25, 2022

Loan Number: [REDACTED]

Lender: SECRETARY OF HOUSING AND URBAN DEVELOPMENT, HIS/HER SUCCESSORS AND ASSIGNS

Borrower: GREGORY J CASAMENTO, JENNIFER LEE CASAMENTO

Property Address: 14218 OXFORD DRIVE, LAUREL, MARYLAND 20707

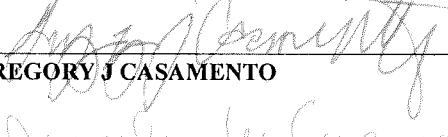
ERRORS AND OMISSIONS COMPLIANCE AGREEMENT

In consideration of SECRETARY OF HOUSING AND URBAN DEVELOPMENT, HIS/HER SUCCESSORS AND ASSIGNS

(the "Lender") agreeing to modify the referenced loan (the "Loan") to the Borrower, the Borrower agrees that if requested by the Lender, the Borrower will correct, or cooperate in the correction of, any clerical errors made in any document or agreement entered into in connection with the modification of the Loan, if deemed necessary or desirable in the reasonable discretion of the Lender, to enable Lender to sell, convey, seek guaranty or market the Loan to any entity, including without limitation, the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Government National Mortgage Association, the Federal Housing Authority, the Department of Veterans Affairs or any municipal bond authority.

The Borrower agrees to comply with all such requests made by the Lender within 30 days of receipt of written request from the Lender.

The Borrower makes this agreement in order to assure that the documents and agreements executed in connection with the modification of the Loan will conform to and be acceptable in the marketplace in the event the Loan is transferred, conveyed, guaranteed or marketed by the Lender.


GREGORY J CASAMENTO

11/04/2022
Date


JENNIFER LEE CASAMENTO *signing solely to acknowledge this Agreement, but not to incur any personal liability for the debt

11-04-2022
Date

1	Type(s) of Instruments	<input type="checkbox"/> Check Box Attached Deed Mortgage Modification Other _____ Deed of Trust Lease						
2	Conveyance Type Check Box	Improved Sale Arms-Length [1]	Unimproved Sale Arms-Length [2]	Multiple Accounts Arms-Length [3]	Not an Arms Length Sale [9]			
3	Tax Exemptions (if Applicable) Cite or Explain Authority	Recordation State Transfer County Transfer						
4	Consideration and Tax Calculations	Consideration Amount Purchase Price/Consideration \$ Any New Mortgage \$ Balance of Existing Mortgage \$ Other: \$ Other: \$ Full Cash Value \$ Finance Office Use Only Transfer and Recordation Tax Consideration Transfer Tax Consideration \$ X () % = \$ Less Exemption Amount - \$ Total Transfer Tax = \$ Recordation Tax Consideration \$ X () per \$500 = \$ TOTAL DUE \$ Amount of Fees Doc. 1 Doc. 2 Agent: Recording Charge \$ Surcharge \$ State Recordation Tax \$ State Transfer Tax \$ County Transfer Tax \$ Other \$ Other \$ Fees						
5								
6	Description of Property SDAT requires submission of all applicable information. A maximum of 40 characters will be indexed in accordance with the priority cited in Real Property Article Section 3-104(g)(3)(i). 1038728	District	Property Tax ID No. (1)	Grantor Liber/Folio	Map	Parcel No.	Var. LOG <input type="checkbox"/> (5)	
		Subdivision Name	Lot(3)a	Block (3)b	Sect/AR (3c)	Plat Ref.	SqFt/Acreage (4)	
		Location/Address of Property Being Conveyed (2)						
		Other Property Identifiers (if applicable)				Water Meter Account No.		
		Residential <input type="checkbox"/> or Non-Residential <input type="checkbox"/>	Fee Simple <input type="checkbox"/> or Ground Rent <input type="checkbox"/>	Amount:				
		Partial Conveyance? <input type="checkbox"/> Yes <input type="checkbox"/> No	Description/Amt. of SqFt/Acreage Transferred:					
		If Partial Conveyance, List Improvements Conveyed:						
7	Transferred From	Doc. 1-Grantor(s) Name(s) GREGORY J CASAMENTO JENNIFER LEE CASAMENTO			Doc. 2-Grantor(s) Names(s)			
		Doc. 1-Owner(s) of Record, if Different from Grantor(s)			Doc. 2-Owner(s) of Record, if Different from Grantor(s)			
8	Transferred To	Doc. 1-Grantee(s) Name(s) Secretary of Housing and Urban Development			Doc. 2-Grantee(s) Name(s)			
		New Owner's (Grantee) Mailing Address						
9	Other Names to Be Indexed	Doc. 1-Additional Names to be Indexed (Optional)			Doc. 2-Additional Names to be Indexed (Optional)			
10	Contact/Mail Information	Instrument Submitted By or Contact Person Name: LOSS MITIGATION TITLE				<input type="checkbox"/> Return to Contact Person <input type="checkbox"/> Hold for Pickup <input type="checkbox"/> Return Address Provided		
		Firm: SERVICES FIRST AMERICAN TITLE Address: 3 FIRST AMERICAN WAY SANTA ANA, CA 92707						
11	IMPORTANT: BOTH THE ORIGINAL DEED AND A PHOTOCOPY MUST ACCOMPANY EACH TRANSFER							
		<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No		Will the property being conveyed be the grantee's principal residence? Does transfer include personal property? If yes, identify: _____				
	Assessment Information	<input type="checkbox"/> Yes <input type="checkbox"/> No		Was property surveyed? If yes, attach copy of survey (if recorded, no copy required).				
	Assessment Use Only - Do Not Write Below This Line							
	Terminal Verification		Agricultural Verification		Whole	Part	Tran. Process Verification	
	Transfer Number:		Date Received:		Deed Reference:		Assigned Property No.:	
	Year		Geo		Map	Sub		Block
	Land		Zoning		Grid	Plat		Lot
	Buildings		Use		Parcel	Section		Occ. Cd.
	Total		Town Cd.		Ex. St.	Ex. Cd.		
	REMARKS:							

This Document Prepared By:

BRANDY MANGALINDAN
CARRINGTON MORTGAGE SERVICES, LLC
CARRINGTON DOCUMENT SERVICES
ANAHEIM, CA 92806
1-866-874-5860

When Recorded Mail To:

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ANAHEIM, CA 92806

Tax/Parcel #: 10-38728

[Space Above This Line for Recording Data]

Original Principal Amount: \$155,302.00

FHA/VA/RHS Case No:

Unpaid Principal Amount: \$130,361.65

Loan No:

New Principal Amount: \$165,782.37

New Money (Cap): \$35,420.72

LOAN MODIFICATION AGREEMENT PRINCIPAL RESIDENCE

This Loan Modification Agreement ("Agreement"), made this 25TH day of OCTOBER, 2022, between GREGORY J CASAMENTO AND, JENNIFER LEE CASAMENTO ("Borrower"), whose address is 14218 OXFORD DRIVE, LAUREL, MARYLAND 20707 and CARRINGTON MORTGAGE SERVICES, LLC AS SERVICER AND AUTHORIZED AGENT OF BANK OF AMERICA, N.A. ("Lender"), whose address is 1600 SOUTH DOUGLASS ROAD, SUITES 110 & 200-A, ANAHEIM, CA 92806 amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated OCTOBER 24, 2003 and recorded on DECEMBER 8, 2003 in BOOK 18486 PAGE 283, PRINCE GEORGE'S COUNTY, MARYLAND, and (2) the Note, in the original principal amount of U.S. \$155,302.00, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property," located at

14218 OXFORD DRIVE, LAUREL, MARYLAND 20707

the real property described is located in PRINCE GEORGE'S County, MARYLAND and being set forth as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of, **NOVEMBER 1, 2022** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$165,782.37**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest in the amount of U.S. **\$35,420.72** and other amounts capitalized, which is limited to escrows and any legal fees and related foreclosure costs that may have been accrued for work completed. **This Unpaid Principal Balance has been reduced by the HUD Partial Claim amount of \$24,851.73.**
2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of **7.3750%**, from **NOVEMBER 1, 2022**. The yearly rate of **7.3750%** will remain in effect until principal and interest are paid in full.

Borrower promises to make the total modified monthly mortgage payment of U.S. **\$1,618.44**, beginning on the **1ST day of DECEMBER, 2022**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. Borrower's payment consists of payments for principal and interest of U.S. **\$1,075.69**, plus payments for property taxes, hazard insurance, and any other permissible escrow items of US **\$542.75**. Borrower understands that the modified monthly mortgage payment is subject to change if there is an increase or decrease in property taxes, insurance, or any other permissible escrow items. The escrow payments may be adjusted periodically in accordance with applicable law and therefore the total monthly payment may change accordingly. If on **NOVEMBER 1, 2062** (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.

3. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may require immediate payment in full of all sums secured by this Security Instrument.

If the Lender exercises this option, the Lender shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.

4. The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever cancelled, null and void, as of the date specified in Paragraph No. 1 above:
 - (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and
 - (b) all terms and provisions of any adjustable rate rider, or other instrument or document that is affixed

to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.

5. If the Borrower is currently subject to the protections of any automatic stay in bankruptcy, or have obtained a discharge in bankruptcy proceeding without reaffirming the mortgage loan debt, nothing in this Agreement or any other document executed in connection with this Agreement shall be construed as an attempt by Lender to impose personal liability under the Note and Deed of Trust/Mortgage and Promissory Note/Partial Claims Mortgage. In such case, this Agreement is entered into in the ordinary course of business between the Lender and the Borrower in lieu of pursuit of in rem relief to enforce the lien. This Agreement does not revive the Borrower's personal liability under the Note and Deed of Trust/Mortgage and Promissory Note/Partial Claims Mortgage, nor is it an attempt to collect, recover or offset any such debt as a personal liability of Borrower under the Note and Deed of Trust/Mortgage and Promissory Note/Partial Claims Mortgage.
6. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.
7. Borrower agrees to make and execute other documents or papers as may be necessary to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.
8. Borrower agrees that any costs, fees and/or expenses incurred in connection with servicing the loan that may be legally charged to the account, but have not been charged to the account as of the Modification Effective Date, may be charged to the account at a later date and shall be the Borrower's responsibility to pay in full. For example, if the loan is in foreclosure there may be foreclosure fees and costs that have been incurred but not yet assessed to the account as of the date the Modification Effective Date; Borrower will remain liable for any such costs, fees and/or expenses.

In Witness Whereof, I have executed this Agreement.

Borrower: GREGORY J CASAMENTO

11/01/2022
Date

Borrower: JENNIFER LEE CASAMENTO *signing solely to acknowledge this Agreement, but not to incur any personal liability for the debt

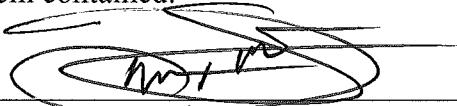
11-01-22
Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

STATE OF MARYLAND,
COUNTY OF Montgomery

Personally appeared before me, a Notary Public, in and for said county and state, on this 01 day of November, 2021, the within named, personally appeared **GREGORY J CASAMENTO, JENNIFER LEE CASAMENTO**, known to me, or satisfactorily proven, to be the person whose name is subscribed to the within instrument and who acknowledges that he/she/they (circle one) executed the same for the purposes therein contained.


Notary Public

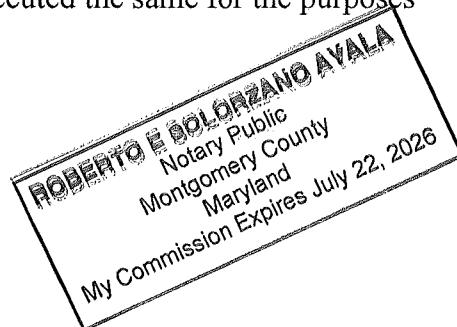
Print Name: Roberto E. Solarzano Ayala

My Commission expires: July 22, 2026

Prepared by:

BRANDY MANGALINDAN
CARRINGTON MORTGAGE SERVICES, LLC
CARRINGTON DOCUMENT SERVICES
1600 SOUTH DOUGLASS ROAD, SUITES 110
& 200-A
ANAHEIM, CA 92806
1-866-874-5860

RECORD AND RETURN TO:
CARRINGTON MORTGAGE
SERVICES, LLC
C/O LOSS MITIGATION POST
CLOSING DEPARTMENT
1600 SOUTH DOUGLASS ROAD,
SUITES 110 & 200-A
ANAHEIM, CA 92806



In Witness Whereof, the Lender has executed this Agreement.

**CARRINGTON MORTGAGE SERVICES, LLC AS SERVICER AND AUTHORIZED AGENT OF
BANK OF AMERICA, N.A.**



By _____
Terrence Morley, Director, Loss Mitigation, (print name)
Carrington Mortgage Services, LLC (title)

NOV 22 2022

Date

[Space Below This Line for Acknowledgments] _____

LENDER ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of _____)
County of _____)

On _____ before me _____ Notary
Public, personally appeared _____, who proved to me on
the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the
within instrument and acknowledged to me that he/she/they executed the same in
his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument
the person(s), or the entity upon behalf of which the person(s) acted, executed the
instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the
foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____ (Seal)
Signature of Notary Public

See Attached

CALIFORNIA ALL-PURPOSE CERTIFICATE OF ACKNOWLEDGMENT

A notary public or other office completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California }

County of Orange }

On 11/22/2022 before me,

AARON VARGAS

NOTARY PUBLIC,

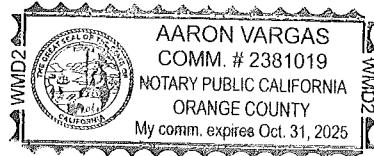
(Here insert name and title of the officer)

personally appeared TERRENCE MORLEY,

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.



Notary Public Signature **AARON VARGAS**

(Notary Public Seal)

ADDITIONAL OPTIONAL INFORMATION

DESCRIPTION OF THE ATTACHED DOCUMENT

(Title or description of attached document)

(Title or description of attached document continued)

Number of Pages _____ Document Date _____

CAPACITY CLAIMED BY THE SIGNER

- Individual(s)
- Corporate Officer

(Title)

- Partner(s)
- Attorney-in-Fact
- Trustee(s)
- Other _____

INSTRUCTIONS FOR COMPLETING THIS FORM

This form complies with current California statutes regarding notary wording and, if needed, should be completed and attached to the document. Acknowledgments from other states may be completed for documents being sent to that state so long as the wording does not require the California notary to violate California notary law.

- State and County information must be the State and County where the document signer(s) personally appeared before the notary public for acknowledgment.
- Date of notarization must be the date that the signer(s) personally appeared which must also be the same date the acknowledgment is completed.
- The notary public must print his or her name as it appears within his or her commission followed by a comma and then your title (notary public).
- Print the name(s) of document signer(s) who personally appear at the time of notarization.
- Indicate the correct singular or plural forms by crossing off incorrect forms (i.e. he/she/they, is/are) or circling the correct forms. Failure to correctly indicate this information may lead to rejection of document recording.
- The notary seal impression must be clear and photographically reproducible. Impression must not cover text or lines. If seal impression smudges, re-seal if a sufficient area permits, otherwise complete a different acknowledgment form.
- Signature of the notary public must match the signature on file with the office of the county clerk.
- ❖ Additional information is not required but could help to ensure this acknowledgment is not misused or attached to a different document.
- ❖ Indicate title or type of attached document, number of pages and date.
- ❖ Indicate the capacity claimed by the signer. If the claimed capacity is a corporate officer, indicate the title (i.e. CEO, CFO, Secretary)
- Securely attach this document to the signed document with a staple.



EXHIBIT A

BORROWER(S): GREGORY J CASAMENTO AND, JENNIFER LEE CASAMENTO

LOAN NUMBER: [REDACTED]

LEGAL DESCRIPTION:

The land referred to in this document is situated in the CITY OF LAUREL, COUNTY OF PRINCE GEORGE'S, STATE OF MARYLAND, and described as follows:

All that piece or parcel of ground, situate, lying and being in Prince George's County, Maryland and being described as follows:

Lot 180 in the subdivision known as "Plat 1-Section 2, Laurel Lakes" as per Plat of said subdivision recorded in Plat Book NLP 123 at Plat 1, among the land records for Prince George's County, Maryland.

ALSO KNOWN AS: 14218 OXFORD DRIVE, LAUREL, MARYLAND 20707

Date: OCTOBER 25, 2022

Loan Number: [REDACTED]

Lender: CARRINGTON MORTGAGE SERVICES, LLC AS SERVICER AND AUTHORIZED AGENT OF BANK OF AMERICA, N.A.

Borrower: GREGORY J CASAMENTO, JENNIFER LEE CASAMENTO

Property Address: 14218 OXFORD DRIVE, LAUREL, MARYLAND 20707

NOTICE OF NO ORAL AGREEMENTS

THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES.

THERE ARE NO ORAL AGREEMENTS BETWEEN THE PARTIES.

Receipt of Notice. The undersigned hereby admit to having each received and read a copy of this Notice on or before execution of the Loan Agreement. "Loan Agreement" means one or more promises, promissory notes, agreements, undertakings, security agreements, deeds of trust or other documents, or commitments, or any combination of those actions or documents, pursuant to which a financial institution loans or delays repayment of or agrees to loan or delay repayment of money, goods or any other thing of value or to otherwise extend credit or make a financial accommodation.



Borrower: GREGORY J CASAMENTO



Date



Borrower: JENNIFER LEE CASAMENTO *signing solely to acknowledge this Agreement, but not to incur any personal liability for the debt



Date

Date: OCTOBER 25, 2022

Loan Number: [REDACTED]

Lender: CARRINGTON MORTGAGE SERVICES, LLC AS SERVICER AND AUTHORIZED AGENT OF BANK OF AMERICA, N.A.

Borrower: GREGORY J CASAMENTO, JENNIFER LEE CASAMENTO

Property Address: 14218 OXFORD DRIVE, LAUREL, MARYLAND 20707

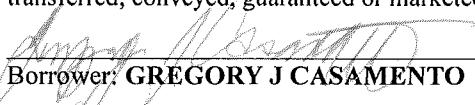
ERRORS AND OMISSIONS COMPLIANCE AGREEMENT

In consideration of CARRINGTON MORTGAGE SERVICES, LLC AS SERVICER AND AUTHORIZED AGENT OF BANK OF AMERICA, N.A.

(the "Lender") agreeing to modify the referenced loan (the "Loan") to the Borrower, the Borrower agrees that if requested by the Lender, the Borrower will correct, or cooperate in the correction of, any clerical errors made in any document or agreement entered into in connection with the modification of the Loan, if deemed necessary or desirable in the reasonable discretion of the Lender, to enable Lender to sell, convey, seek guaranty or market the Loan to any entity, including without limitation, the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Government National Mortgage Association, the Federal Housing Authority, the Department of Veterans Affairs or any municipal bond authority.

The Borrower agrees to comply with all such requests made by the Lender within 30 days of receipt of written request from the Lender. Borrower agrees to assume all costs that may be incurred by the Lender, including without limitation, actual expenses, legal fees and marketing losses, as a result of the Borrower's failure to comply with all such requests within such 30 day time period .

The Borrower makes this agreement in order to assure that the documents and agreements executed in connection with the modification of the Loan will conform to and be acceptable in the marketplace in the event the Loan is transferred, conveyed, guaranteed or marketed by the Lender.


Borrower: GREGORY J CASAMENTO


11/01/2022
Date

Borrower: JENNIFER LEE CASAMENTO *signing solely to acknowledge this Agreement, but not to incur any personal liability for the debt

11/01/2022
Date



Prince George's County Office of Finance, Treasury Division
Finance Affidavit

County Transfer Tax 1.4%

State Recordation Tax 5.50 per 1000.00

(Rounded up to next 500.00)

PROPERTY TAX ID #

(REQUIRED)

DO YOU OWN ANY OTHER PROPERTIES? Y / N (PLEASE CIRCLE ONE)

I/WE CERTIFY, under the penalties of perjury, that the following are accurate responses regarding the financing we are offering for record on this date in accordance with Tax Property Article 12-102 and County Code 10-187(A).

REQUIRED INFORMATION: The following information refers **ONLY** to the loan(s) being **REFINANCED** or **MODIFIED**.

LIBER/FOLIO(S)	ORIGINAL LOAN AMOUNT(S)	UNPAID PRINCIPAL BALANCE(S) (no interest or penalty to be added)
1) _____	_____	_____
2) _____	_____	_____

A. STATE RECORDATION TAX – PRINCIPAL RESIDENCE

The “**REQUIRED INFORMATION**” above MUST be completed when using this clause.

Borrower initials here only if **ALL** qualifications listed below apply:

- a. This is a **refinance** (Paying off an existing loan) of your principal residence.
- b. You are the original mortgagor or assumed the debt from the original mortgagor. (For tax purposes)

*Recordation tax based on difference between new loan amount and the unpaid principal balance of the loan(s) being refinanced.
(NOTE: “**B-1**” or “**B-2**” MUST be initialed)*

B. COUNTY TRANSFER TAX – PRINCIPAL RESIDENCE – (ONLY INITIAL ONE B CLAUSE)

The “**REQUIRED INFORMATION**” above MUST be completed if refinancing (Paying off) or modifying amending) existing loan

B1. AJC Borrower initials here only if **ALL** qualifications listed below apply:

- a. This is a (1) **new loan** (NOT Paying off an existing loan) (2) **Modification** (amending an existing loan) or a (3) **refinance** (Paying off an existing loan) on your principal residence.
- b. You had a **purchase money** trust/mortgage (Borrowed money to purchase property).
- c. The **purchase money** trust/mortgage has been on record for more than 12 months.

*Exempt from County Transfer Tax. (NOTE: If refinancing, “**A**” MUST be initialed)*

REQUIRED: You must submit a recorded copy of the deed(s) of trust being refinanced.

OR

The “**REQUIRED INFORMATION**” above MUST be completed if using this clause.

B2. Borrower initials here only if **ALL** qualifications listed below apply:

- a. This is a **refinance** (Paying off existing loan) of your principal residence. and
- b. You did NOT have a **purchase money** trust/mortgage or **purchase money** was recorded less than 12 months ago.

County Transfer Tax on the difference between the new loan amt. and the original amt. of the loan(s) being refinanced.

REQUIRED: You must submit a recorded copy of the deed(s) of trust being refinanced. (NOTE: “**A**” MUST be initialed)

C. COUNTY TRANSFER TAX – NON PRINCIPAL RESIDENCE/COMMERCIAL PROPERTY

The “**REQUIRED INFORMATION**” above MUST be completed if using this clause.

Borrower initials here only if **ALL** qualifications listed below apply:

- a. This is a **refinance** (Paying off existing loan) or **modification** of a property that is **NOT** your principal residence.
- b. You are the original mortgagor or assumed the debt from the original mortgagor. (For tax purposes)

County Transfer Tax on the difference between the new loan amt. and the original amt. of the loan(s) being refinanced.

Recordation tax based on difference between new loan amount and the unpaid principal balance of the loan(s) being refinanced.

REQUIRED: You must submit a recorded copy of the deed(s) of trust being refinanced/modifited.

****TO QUALIFY FOR REFINANCE EXEMPTIONS – IT MUST BE SAME BORROWERS AND SAME PROPERTY****

I/WE understand that if I/We fail to truthfully answer or provide information to avoid collection of County Transfer and State Recordation Tax, I/We may be found guilty of a misdemeanor and, on conviction, may be subject to a fine not exceeding \$5,000.00 or imprisonment not exceeding (18) months or both; and I/We authorize Prince George's County to take the appropriate steps necessary to confirm and verify the information made on this affidavit.

By signing this form, I/WE are affirming under penalties of perjury that the borrower(s) do not claim any other property as their principal residence.

Gregory T. Casamento
Signature of Borrower

Montgomery
Signature of Borrower

In the State of Maryland, at the County/City of Montgomery

I HEREBY CERTIFY, on this 18th day of November, 2022, before me, the subscriber, a Notary Public, in and for said State and County/City, personally appeared, Gregory T. Casamento, known to me to be, (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within affidavit, and acknowledged that he/she/they executed that same for the purposes therein contained, and further acknowledge the information therein is correct, and in my presence signed and sealed the same..

My Commission Expires: 01/22/2026

Fabian Romero
Notary Public Signature

NOTE: IT IS ILLEGAL TO NOTARIZE A FORGED SIGNATURE

FABIAN ROMERO

Notary Public
Montgomery County
Maryland

My Commission Expires Jan. 22, 2026

PGC TREAS Form #001

Rev 07/2013 (This form may be copied but not altered in any way)

Alterations that affect taxation of the document will not be accepted.

AFFIDAVIT OF PRINCIPAL BALANCE

The Unpaid Principal Balance prior to the modification is: \$130,361.65.



GREGORY J CASAMENTO

-Borrower

11/01/2022 (Date)



JENNIFER LEE CASAMENTO *signing solely to acknowledge this
Agreement, but not to incur any personal liability for the debt

11-01-2022 (Date)

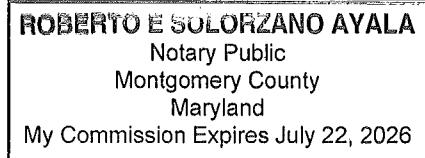
State of Maryland

County of PRINCE GEORGE'S

On this 01 day of November, 2022, before me personally appeared **GREGORY J CASAMENTO, JENNIFER LEE CASAMENTO** known to me personally to be the person(s) described in and who executed the same before me as (his/her) free act and deed.

My Commission Expires: July 22, 2026

Seal



Maryland, Montgomery County
Notary Public, State of

Roberto E. Solorzano Ayala
Printed Name of Notary



Type(s) of Instruments		<input type="checkbox"/> Check Box if Addendum Intake Form is Attached Deed Case 21-16304 Doc 43-2 Filed 12/08/22 Deed of Trust Lease AGREEMENT				Space Reserved for Circuit Validation		
Conveyance Type Check Box		Improved Sale Arms-Length [1]	Unimproved Sale Arms-Length [2]	Multiple Accounts Arms-Length [3]	Not an Arms Length Sale [9]			
Tax Exemptions (if Applicable)		Recordation State						
Cite or Explain Authority		Transfer County						
Consideration and Tax Calculations		Consideration Amount		Finance Office Use Only				
		Purchase Price/Consideration \$		Transfer and Recordation Tax Consideration				
		Any New Mortgage \$		Transfer Tax Consideration \$				
		Balance of Existing Mortgage \$		X () % = \$				
		Other: \$		Less Exemption Amount - \$				
		Other: \$		Total Transfer Tax = \$				
		Full Cash Value \$		Recordation Tax Consideration \$				
		X () per \$500 = \$						
		TOTAL DUE \$						
Fees		Amount of Fees Doc. 1		Doc. 2		Agent:		
		Recording Charge \$		\$				
		Surcharge \$		\$		Tax Bill:		
		State Recordation Tax \$		\$		C.B. Credit:		
		State Transfer Tax \$		\$				
		County Transfer Tax \$		\$				
		Other \$		\$		Ag. Tax/Other:		
Description of Property SDAT requires submission of all applicable information. A maximum of 40 characters will be indexed in accordance with the priority cited in Real Property Article Section 3-104(g)(3)(i).		District	Property Tax ID No. (1) 1038728	Grantor Liber/Folio	Map	Parcel No.	Var. LOG <input type="checkbox"/> (5)	
		Subdivision Name		Lot(3)a	Block (3)b	Sect/AR (3c)	Plat Ref.	SqFt/Acreage (4)
		Location/Address of Property Being Conveyed (2) 14218 OXFORD DRIVE, LAUREL, MARYLAND 20707						
		Other Property Identifiers (if applicable)					Water Meter Account No.	
		Residential <input type="checkbox"/> or Non-Residential <input type="checkbox"/>		Fee Simple <input type="checkbox"/> or Ground Rent <input type="checkbox"/>	Amount:			
		Partial Conveyance? <input type="checkbox"/> Yes <input type="checkbox"/> No		Description/Amt. of SqFt/Acreage Transferred:				
		If Partial Conveyance, List Improvements Conveyed:						
Transferred From		Doc. 1-Grantor(s) Name(s) GREGORY J CASAMENTO JENNIFER LEE CASAMENTO		Doc. 2-Grantor(s) Names(s)				
		Doc. 1-Owner(s) of Record, if Different from Grantor(s)		Doc. 2-Owner(s) of Record, if Different from Grantor(s)				
		Doc. 1-Grantee(s) Name(s)		Doc. 2-Grantee(s) Name(s)				
		CARRINGTON MORTGAGE SERVICES, LLC AS SERVICER AND AUTORIZED AGENT OF BANK OF AMERICA, N.A.						
Transferred To		New Owner's (Grantee) Mailing Address						
Other Names to Be Indexed		Doc. 1-Additional Names to be Indexed (Optional)		Doc. 2-Additional Names to be Indexed (Optional)				
Contact/Mail Information		Instrument Submitted By or Contact Person			<input type="checkbox"/> Return to Contact Person			
		Name: LOSS MITIGATION TITLE			<input type="checkbox"/> Hold for Pickup			
Assessment Information		Firm: SERVICES FIRST AMERICAN TITLE Address: 3 FIRST AMERICAN WAY SANTA ANA, CA 92707			<input type="checkbox"/> Return Address Provided			
		11 IMPORTANT: BOTH THE ORIGINAL DEED AND A PHOTOCOPY MUST ACCOMPANY EACH TRANSFER						
		<input type="checkbox"/> Yes <input type="checkbox"/> No		Will the property being conveyed be the grantee's principal residence?				
		<input type="checkbox"/> Yes <input type="checkbox"/> No		Does transfer include personal property? If yes, identify: _____				
		Assessment Information		<input type="checkbox"/> Yes <input type="checkbox"/> No Was property surveyed? If yes, attach copy of survey (if recorded, no copy required).				
				Assessment Use Only - Do Not Write Below This Line				
		Terminal Verification		Agricultural Verification	Whole	Part	Tran. Process Verification	
		Transfer Number:		Date Received:	Deed Reference:	Assigned Property No.:		
		Year		Geo	Map	Sub	Block	
		Land		Zoning	Grid	Plat	Lot	
Buildings		Use	Parcel	Section	Occ. Cd.			
Total		Town Cd.	Ex. St.	Ex. Cd.				
REMARKS:								
Space Reserved for County Validation								
Distribution White - Clerk's Office								

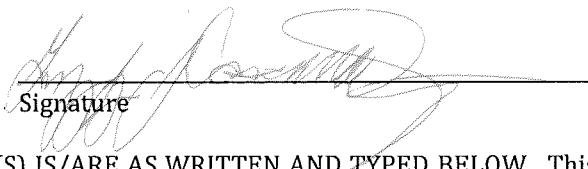
Dear Mortgagor(s):

Carrington Mortgage Services, LLC (CMS) requires that you complete this Name Affidavit if your name has been changed since the origination of your mortgage loan and/or does not match the name as it appears directly below and within the enclosed Documents.

A Name Affidavit is also referred to as:

Also Known As Certificate / AKA Statement – To show variations of your name used to execute other documents
Now Known As Certificate / NKA Statement – To show a change in name due to marriage and/or divorce

GREGORY J CASAMENTO

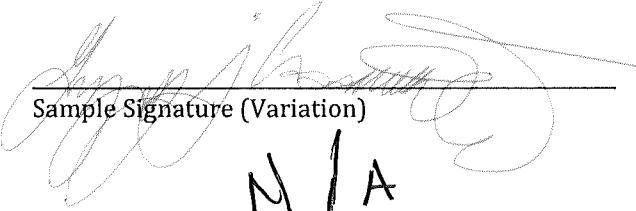

Signature

THIS IS TO CERTIFY THAT MY/OUR LEGAL SIGNATURE(S) IS/ARE AS WRITTEN AND TYPED BELOW. This signature must exactly match signatures on all Documents.

I, **GREGORY J CASAMENTO**, certify that I am also known as:

Gregory J Casamento
Print Name (Variation)

N JA
Print Name (Variation)


Sample Signature (Variation)

N JA
Sample Signature (Variation)

STATE OF: MD

COUNTY OF: Montgomery

Subscribed and sworn to before me this 01 day of November 2021 by Gregory J. Casamento,
personally known to me or proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.


Notary Public

Commission No: N JA

Commission Expiration: July 22, 2026





PROPERTY TAX ID # 10-38728

Finance Affidavit

(REQUIRED)

DO YOU OWN ANY OTHER PROPERTIES? Y / N (PLEASE CIRCLE ONE)

I/WE CERTIFY, under the penalties of perjury, that the following are accurate responses regarding the financing we are offering for record on this date in accordance with Tax Property Article 12-102 and County Code 10-187(A)

REQUIRED INFORMATION: The following information refers ONLY to the loan(s) being REFINANCED or MODIFIED.

LIBER/FOLIO(S)	ORIGINAL LOAN AMOUNT(S)	UNPAID PRINCIPAL BALANCE(S) (no interest or penalty to be added)
1) BOOK 18486 PAGE 283	\$155,302.00	\$130,361.65
2)		

A. STATE RECORDATION TAX – PRINCIPAL RESIDENCE

The "REQUIRED INFORMATION" above MUST be completed when using this clause.

Borrower initials here only if ALL qualifications listed below apply:

- a. This is a **refinance** (Paying off an existing loan) of your principal residence.
- b. You are the original mortgagor or assumed the debt from the original mortgagor. (For tax purposes)

*Recordation tax based on difference between new loan amount and the unpaid principal balance of the loan(s) being refinanced.
(NOTE: "B-1" or" B-2" MUST be initialed)*

B. COUNTY TRANSFER TAX – PRINCIPAL RESIDENCE – (ONLY INITIAL ONE B CLAUSE)

The "REQUIRED INFORMATION" above MUST be completed if refinancing (Paying off) or modifying amending) existing loan

B1. Borrower initials here only if ALL qualifications listed below apply:

- a. This is a (1) **new loan** (NOT Paying off an existing loan) (2) **Modification** (amending an existing loan) or a (3) **refinance** (Paying off an existing loan) on your principal residence.
- b. You had a **purchase money** trust/mortgage (Borrowed money to purchase property).
- c. The **purchase money** trust/mortgage has been on record for more than 12 months.

Exempt from County Transfer Tax. (NOTE: If refinancing, "A" MUST be initialed)

REQUIRED: You must submit a recorded copy of the deed(s) of trust being refinanced.

OR

The "REQUIRED INFORMATION" above MUST be completed if using this clause.

B2. Borrower initials here only if ALL qualifications listed below apply:

- a. This is a **refinance** (Paying off existing loan) of your principal residence. and
- b. You did NOT have a **purchase money** trust/mortgage or **purchase money** was recorded less than 12 months ago.

*County Transfer Tax on the difference between the new loan amt. and the original amt. of the loan(s) being refinanced.
Recordation tax based on difference between new loan amount and the unpaid principal balance of the loan(s) being refinanced.*

REQUIRED: You must submit a recorded copy of the deed(s) of trust being refinanced. (NOTE: "A" MUST be initialed)

C. COUNTY TRANSFER TAX – NON PRINCIPAL RESIDENCE/COMMERCIAL PROPERTY

The "REQUIRED INFORMATION" above MUST be completed if using this clause.

Borrower initials here only if ALL qualifications listed below apply:

- a. This is a **refinance** (Paying off existing loan) or **modification** of a property that is **NOT** your principal residence.
- b. You are the original mortgagor or assumed the debt from the original mortgagor. (For tax purposes)

*County Transfer Tax on the difference between the new loan amt. and the original amt. of the loan(s) being refinanced.
Recordation tax based on difference between new loan amount and the unpaid principal balance of the loan(s) being refinanced.*

REQUIRED: You must submit a recorded copy of the deed(s) of trust being refinanced/modified.

****TO QUALIFY FOR REFINANCE EXEMPTIONS – IT MUST BE SAME BORROWERS AND SAME PROPERTY****

I/WE understand that if I/We fail to truthfully answer or provide information to avoid collection of County Transfer and State Recordation Tax, I/We may be found guilty of a misdemeanor and, on conviction, may be subject to a fine not exceeding \$5,000.00 or imprisonment not exceeding (18) months or both; and I/We authorize Prince George's County to take the appropriate steps necessary to confirm and verify the information made on this affidavit.

By signing this form, I/WE are affirming under penalties of perjury that the borrower(s) do not claim any other property as their principal residence.

Signature of Borrower

Signature of Borrower

In the State of Maryland, at the County/City of Montgomery

I HEREBY CERTIFY, on this 01 day of November, 2022, before me, the subscriber, a Notary Public, in and for said State and County/City, personally appeared, Gregory John Casamento, known to me to be, (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within affidavit, and acknowledged that he/she/they executed that same for the purposes therein contained, and further acknowledge the information therein is correct, and in my presence signed and sealed the same..

My Commission Expires: 07/22/2026

PGC TREAS Form #001

Rev 07/2013 (This form may be copied but not altered in any way)

Alterations that affect taxation of the document will not be accepted.

Notary Public Signature

ROBERTO E SOLORIZANO AYALA

Notary Public

Montgomery County

Maryland

My Commission Expires July 22, 2026